

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/16/2008.
- 2) This case was confirmed on 03/13/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on
NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on
NA.
- 5) The case was completed on 10/04/2011.
- 6) Number of months from filing to the last payment: 45
- 7) Number of months case was pending: 47
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 34,840.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 29,437.01
Less amount refunded to debtor	\$ 329.93
NET RECEIPTS	\$ 29,107.08

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,484.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,897.71
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 5,381.71**

Attorney fees paid and disclosed by debtor **\$ 16.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICA SERVICING CO	OTHER	NA	NA	NA	.00	.00
MICHAEL J KALKOWSKI	OTHER	NA	NA	NA	.00	.00
DISCOVER FINANCIAL S	UNSECURED	2,155.00	2,155.16	2,155.16	2,155.16	.00
AMERICAN HOME MTG SR	SECURED	161,825.00	.00	.00	.00	.00
AMERICAN HOME MTG SR	SECURED	NA	.00	.00	.00	.00
CREDIT UNION 1	SECURED	4,000.00	4,501.35	.00	.00	.00
CREDIT UNION 1	UNSECURED	763.00	.00	.00	.00	.00
AMERICAS SERVICING C	SECURED	231,121.00	230,196.55	.00	.00	.00
AURORA LOAN SERVICES	UNSECURED	86,000.00	NA	NA	.00	.00
AURORA LOAN SERVICES	SECURED	86,121.00	.00	.00	.00	.00
CITIMORTGAGE INC	SECURED	67,228.00	67,392.83	.00	.00	.00
JPMORGAN CHASE BANK	SECURED	57,431.00	57,674.80	.00	.00	.00
OCWEN LOAN SERVICING	SECURED	70,775.00	70,630.11	.00	.00	.00
OCWEN LOAN SERVICING	SECURED	NA	3,824.57	.00	.00	.00
ECAST SETTLEMENT COR	UNSECURED	6,415.00	6,415.24	6,415.24	6,415.24	.00
ROUNDUP FUNDING LLC	UNSECURED	6,980.00	6,980.82	6,980.82	6,980.82	.00
ECAST SETTLEMENT COR	UNSECURED	90.00	90.11	90.11	90.11	.00
ECAST SETTLEMENT COR	UNSECURED	7,305.00	7,233.31	7,233.31	7,233.31	.00
ECAST SETTLEMENT COR	UNSECURED	850.00	850.73	850.73	850.73	.00
KAREN BLACK	OTHER	.00	NA	NA	.00	.00
DENISE BROWN	OTHER	.00	NA	NA	.00	.00
DONNA DOZER	OTHER	.00	NA	NA	.00	.00
SHERRY CONNOR	OTHER	.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
TYREE WILLIAMS	OTHER	.00	NA	NA	.00	.00
AMERICAS SERVICING C	SECURED	NA	10,131.88	.00	.00	.00
CITIMORTGAGE	OTHER	NA	NA	NA	.00	.00
JPMORGAN CHASE BANK	SECURED	NA	784.46	.00	.00	.00
AURORA LOAN SERVICES	SECURED	NA	.00	.00	.00	.00
LCS FINANCIAL SVCS	OTHER	.00	NA	NA	.00	.00
JPMORGAN CHASE BANK	OTHER	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL SECURED:	.00	.00	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	23,725.37	23,725.37	.00

Disbursements:

Expenses of Administration	\$ 5,381.71	
Disbursements to Creditors	\$ 23,725.37	
TOTAL DISBURSEMENTS:		\$ 29,107.08

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/28/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.